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The Challenge of Change

Wayne F. Farnsworth Jr., CLU

Good morning. I bet you wonder why I'm having you look at a video of an elk. In a little while, after I've told you my story, I'm sure you'll understand. The Top of the Table asked me here today because of the events and people in my life that have shown me the way to a prosperous and fulfilling career, both as a life insurance agent and as a Series 7 representative.

My story begins with my dad on November 26, 1949. It was a cold, damp, autumn morning several days before his unit was to ship out for the Korean War. Dad and a couple of his buddies were rabbit hunting in the woods south of our hometown in Newark, Ohio. It was a relaxed day as they reveled in a favorite pastime of their boyhood. However, in a split second everything changed. My dad's rabbit dog ran a rabbit under a blown-down tree, caused by a storm the night before. When he stepped up on the trunk of the tree to jump up and down in an attempt to flush the rabbit out, the bark broke loose causing him to slip and fall and lose control of his gun.

As he was falling he realized he had dropped his hammered, double-barreled 12-gauge shotgun. In a panic, he grabbed for the muzzle to push it away from his face, and at the same time, both barrels discharged. The blast destroyed his left hand. Both of his eyes were completely shot out. It's a miracle he came out of the woods alive that day. He did so only with the aid of his buddies.

During his long hospital stay and 27 major operations which followed his accident, my dad considered his future. A future without eyesight, without a hand and without the girl he had planned to marry. She was horrified by his condition and dropped her engagement ring on his hospital bedside table before walking out of his life for good.

For my dad, the prospect of being totally blind, disabled and alone was devastating. However, a beautiful, blonde haired lady who would later become my mother, had heard about his accident and the calloused way he had been treated by his fiance and her longtime friend. She chose to visit dad while he was in the hospital and later would tell me she saw something very special in him right away. In the weeks and months of his convalescence, she became his inspiration, and fortunately for my older sister and me, they married on May 25, 1952. This past May they celebrated their 57th wedding anniversary.

Before the accident, my dad was a free spirit who enjoyed motorcycles and hunting. He hadn't graduated from high school, he never cared much for the system. His professional experience consisted of odd jobs as a junior mechanic in the National Guard. Now he faced his future without the benefit of an education, the joys of his youth and no obvious prospects for a meaningful life. But, instead of giving in to despair, the accident transformed him. It challenged him. He decided to take charge of his life and, with encouragement from my mother, to build a productive future.

So, my dad went to the Columbus School for the Blind where he learned to read and write Braille and to travel with the aid of a seeing-eye dog. My parents often talked about how rough

life was while dad was in rehabilitation, and during the early years of their marriage. My dad refused public assistance. No proud man would ever take it, he always says.

In March 1952 about 3¾ years after his accident, my dad became an entrepreneur. He started a snack food company that sold snack foods in industrial settings. With an artificial limb and his German Sheppard guide dog, my dad went to factories and private businesses throughout Lincoln County and placed cookies, crackers and other snack foods in the break room. It was an honor system and the items were sold for 5 or 10 cents each. Now, what seemed to be a risky business — a blind man running an honor system enterprise — became his bread and butter for the next several years before he transitioned from the honor system and started using vending machines.

My childhood was no carefree life like most kids have. My dad was blind and I was pretty much the little man of the house. We were grateful for the basics: food, clothes and a warm home. But I had a lot more responsibility than most kids. My dad was blind and I was expected to accept responsibility to help care for our family. In our home, everyone had to help. Now in spite of money for extras, what my parents gave me was priceless. They taught me to never give up, to fight for what's important and to overcome obstacles.

My parents also get credit for my slightly annoying insistence on neatness and order. But let me tell you, living with a blind person, you have to be.

When I turned 15, I was issued a hardship driver's license by the State of Ohio, the first one ever issued in the state at that time as far as I know. As a licensed driver, I could assist my dad with his work. Dad and I would cover his routes from 4:30 in the morning until about 7:30. By 8:00, I went to school and I was never tardy, not even once.

For three years, I attended Ohio State University, but my dad needed me at home. And I married my lovely wife of 32 years, Patricia. I used to resent that my childhood was filled with family obligations, but as I grew older I realized my dad was robbed of much more and that mom and dad did the very best they could.

I set off on my career with encouragement from my father, always remembering the importance of hard work, perseverance and hoping someday to give something back to my parents. These lessons of hard work, dedication and hope have been the cornerstone of my success. Even though I could have been classified a professional success many years ago, I still work hard most every day.

Several years ago I offered my dad the opportunity to enjoy one pleasure of his life from before that fateful accident. I'm an avid hunter and I learned to hunt and was encouraged to hunt from my father, believe it or not, blind and all. Knowing my dad once loved to hunt, I organized a trip to Idaho in September on a ranch that would allow us to hunt elk together. The picture that you're looking at here today is the day my dad and I went hunting. He was nervous, skeptical and reluctant, but his spirit of determination was as strong as ever. I placed our rifle on my backpack, while dad positioned the butt of the rifle against his shoulder, then I placed the crosshairs of our high mounted scope on the elk's shoulder and dad awaited my signal. On my

command he squeezed the trigger and harvested that trophy, 6x6 bull elk with the first and only shot.

I'll tell you what, if none of you have ever been hunting, that's pretty good for a 69-year-old, one-armed, blind person or anyone else for that matter.

It was a monumental moment in both of our lives. Dad experienced for the first time after 50 years of total blindness the challenge of a successful big game hunt. I experienced the tremendous feeling of helping my father see the entire hunt through my eyes. If my dad had resisted the challenge of change that his accident brought to his life instead of embracing it, I would not be standing here before you today. Change is important for growth and development throughout our entire lives. My family continues to change and overcome obstacles as well as to enjoy life due in part to the life altering change my dad went through on November 26, 1949.

I'm glad to be here before you today, and I'm very proud to be the son of such wonderful parents. Thank you.

Wayne F. Farnsworth Jr., CLU is a 28-year member of MDRT with eight Court of the Table and 18 Top of the Table honors. Farnsworth is president and chief executive officer of Farnsworth Financial Services Inc. and is recognized as an innovator in creating tailored and protective solutions for wealthy families, individuals and institutional investors. Farnsworth has received numerous awards and recognition from various companies for leadership in production, and his quotes and articles have appeared in *Life Insurance Selling* magazine, *Life Association News* and *Business First*. He also has presented to audiences at several insurance and Financial Industry Regulatory Authority conferences across the United States.

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